

Information to identify the case:

Debtor 1	<u>David B Ferguson</u>	Social Security number or ITIN	xxx-xx-1543
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21778-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David B Ferguson

10/11/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David B Ferguson
Debtor

Case No. 18-21778-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 11, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

Recip ID	Recipient Name and Address
db	+ David B Ferguson, 25 Button Mill Rd, Bridgeton, NJ 08302-4103
517584025	+ AAA Member Rewards, 60 Cornwell Drive, Bridgeton, NJ 08302-3602
517584028	+ Bank of America, 60 Cornwell Drive, Bridgeton, NJ 08302-3602
517712539	+ Home Point Financial, Corporation., D. Anthony Sottile, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
517709179	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
517614240	+ Home Point Financial Corporation, McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
517584034	+ Home Point Mortgage, POB 77404, Ewing, NJ 08628-6404

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 11 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 11 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517584026	+ EDI: RMSC.COM	Oct 12 2023 00:57:00	Amazon/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
517584027	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 21:20:32	American Express, PO Box 1270, Newark, NJ 07101-1270
517635767	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 21:18:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517669529	+ EDI: BANKAMER2.COM	Oct 12 2023 00:57:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517584029	+ EDI: TSYS2	Oct 12 2023 00:57:00	Barclaycard, PO Box 13337, Philadelphia, PA 19101-3337
517584039	EDI: CITICORP.COM	Oct 12 2023 00:57:00	Sears, PO Box 78051, Phoenix, AZ 85062
517584030	+ EDI: CITICORP.COM	Oct 12 2023 00:57:00	Citi Costco, PO Box 9001037, Louisville, KY 40290-1037
517584031	+ EDI: CITICORP.COM	Oct 12 2023 00:57:00	Citi Simplicity, PO Box 70166, Philadelphia, PA 19176-0166
517687508	+ EDI: CITICORP.COM	Oct 12 2023 00:57:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517584032	+ EDI: DISCOVER.COM	Oct 12 2023 00:57:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517597922	EDI: DISCOVER.COM	Oct 12 2023 00:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517709662	Email/Text: bankruptcy@homepointfinancial.com		

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		Oct 11 2023 21:05:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
517584033	+ EDI: CITICORP.COM		
		Oct 12 2023 00:57:00	Home Depot, PO Box 790328, St. Louis, MO 63179-0328
517699851	Email/PDF: resurgentbknofications@resurgent.com		
		Oct 11 2023 21:19:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517584035	+ EDI: RMSC.COM		
		Oct 12 2023 00:57:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
519146508	+ EDI: AISMIDFIRST		
		Oct 12 2023 00:57:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519146507	+ EDI: AISMIDFIRST		
		Oct 12 2023 00:57:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517706709	EDI: PRA.COM		
		Oct 12 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517584036	+ EDI: RMSC.COM		
		Oct 12 2023 00:57:00	PayPal Credit, PO Box 960080, Orlando, FL 32896-0080
517695510	EDI: Q3G.COM		
		Oct 12 2023 00:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517584038	+ EDI: RMSC.COM		
		Oct 12 2023 00:57:00	Sams Club, PO Box 960013, Orlando, FL 32896-0013
517586529	+ EDI: RMSC.COM		
		Oct 12 2023 00:57:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517584040	+ EDI: WFNNB.COM		
		Oct 12 2023 00:57:00	Total Rewards, PO Box 659584, San Antonio, TX 78265-9584
517584041	+ EDI: CITICORP.COM		
		Oct 12 2023 00:57:00	Tractor Supply, PO Box 9001006, Louisville, KY 40290-1006
517584042	+ EDI: RMSC.COM		
		Oct 12 2023 00:57:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927
517699862	Email/PDF: bncnotices@becket-lee.com		
		Oct 11 2023 21:18:48	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517584037		Rita Bernstein

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	jdesantis@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Home Point Financial Corporation nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Melissa S DiCerbo	on behalf of Creditor Home Point Financial Corporation nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Terry Tucker	on behalf of Debtor David B Ferguson terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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